

The Partnership Option from Centivo. Protecting your health. And your budget.

A better kind of Medical Option for Crewmembers living in the Northeast, Orlando, Florida, and new in 2024 – Los Angeles and San Diego metro areas including Orange County:

- **No deductible** so your Option pays right away.
- **FREE primary care** visits for well and sick visits.
- **Predictable copays** so you'll know what you owe before you go to the doctor.
- **Urgent care and emergency care** covered at in-network rates no matter where you are.

Partnership makes this Medical Option different.

Primary care doctors can help you stay healthier, improve your healthcare experience and keep your costs low. That's why the Partnership Option focuses on a relationship between you and your doctor. At the start of your plan year, you'll be asked to choose a doctor. Once chosen, simply let Centivo know via the member app or by calling Member Care. This is an important step Centivo calls activation. Then, see your doctor first for all your healthcare needs. For specialist care, you'll need a referral from your doctor (see page 2 for services that do not require a referral). This referral process means you'll get the right care from an in-network provider, with no surprise bills.

FREE virtual primary care.

Centivo's Virtual Primary Care practice is a convenient alternative to in-person primary care.

- Virtual appointments with no waiting rooms.
- Trusted partner in your care.
- Help with new concerns or ongoing issues.
- Coordination with in-person doctors when needed.
- And it's FREE!



FREE

so you can focus
on your health,
not the bill.

- ✓ Primary care visits.
- ✓ Preventive screenings.
- ✓ Diagnostic labs.
- ✓ Prenatal care.

A network of quality and trust.

Centivo built its network with providers who offer great care at a great cost. The network includes trusted local health systems and virtual and national providers – so you have access to all the services you may need.

Examples of local, in-network health systems:

- Mount Sinai and Montefiore in NY.
- RWJBarnabas Health and Atlantic Health System in NJ.
- Trinity Health and Middlesex Health in CT.
- Penn Medicine and Lehigh Valley Health Network in PA.
- Orlando Health and Halifax Health in FL.
- **NEW FOR 2024:** MemorialCare, Scripps Health, PIH Health and UCLA Health in Southern CA.

To learn more, visit jetblue.centivo.com.

Your benefit highlights	Partnership Option, powered by Centivo	
	In-network	Out-of-network
Network	Centivo Network	N/A
Primary care doctor selection required	Yes	
Primary care referrals to specialists required	Yes, with some exceptions*	
Deductible (individual/family)	NONE	
Out-of-pocket maximum (individual/family)	\$2,500/\$5,000	
	No deductible and predictable copays.	
Annual physical, vaccinations and screenings	FREE	Not covered
Primary care (includes pediatricians)	FREE	
Centivo Virtual Primary Care	FREE	
Specialist	\$50 copay	
Mental health	\$50 copay	
Basic imaging (such as X-rays)	FREE	
Advanced imaging (such as MRIs & PET scans)	\$100 copay	
Outpatient surgery	\$500 copay	
Inpatient surgery	\$700 copay	
Urgent care	\$100 copay	
Emergency room	\$200 copay	\$200 copay
Prescription coverage by CVS Caremark	Retail	Mail order
Generic – Tier 1 +	50% coinsurance (\$8 max)	50% coinsurance (\$24 max)
Brand name – Tier 2 (if no generic is available)	50% coinsurance (\$100 max)	50% coinsurance (\$300 max)
Specialty – Tier 3	\$0 if enrolled in the PrudentRx Program 30% coinsurance if not enrolled in the PrudentRx Program	N/A – 30-day supply only

* No referral needed for OB/GYN, mental health, urgent, emergency, chiropractic care and more. See official documents for the full list.
 + There may be a small number of generic drugs that fall under the preferred brand tier. Please check the prescription drug list or contact CVS Caremark for any questions about specific medications.

Defining key terms:

Copay

A fixed dollar amount you pay for a healthcare service or visit.

Coinsurance

The percentage of prescription drug costs you're responsible for. If coinsurance is 50%, you'll owe 50% of the cost after you reach your deductible.

Out-of-pocket max

The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

To see if you are eligible or to find in-network providers, scan the QR code.



To learn more about the Partnership Option, you can visit lifeisbetterinblue.com or jetblue.centivo.com, or call Centivo Member Care at **855-521-8155**.

